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IB-SC- 21-07

1. Respondent Rebecca Shields was licensed as an individual non-resident insurance producer authorized to transact insurance business in the District of Columbia.
2. Respondent's individual non-resident insurance producer license number was 2841807. It expired on 8/31/08.
3. A Notice to Show Cause was sent to Respondent on July 28, 2008 informing her of the charge against her.
4. Charge I of the Department's Notice To Show Cause alleged that Respondent used dishonest practices or demonstrated incompetence or untrustworthiness in the conduct of business in the District of Columbia for which the Commissioner may take disciplinary action against her insurance producer's license pursuant to D.C. Official Code § 31-1131.12 (a)(8) (2001).

5. The Department of Insurance, Securities and Banking (DISB) sent on July 28, 2008, via certified mail signed by Charlotte Parker, Assistant Attorney General, a Notice To Show Cause IB-SC-21-07, to Respondent Rebecca Shields, 511 70th Place, Capitol Heights, Maryland 20743.
6. The Notice To Show Cause sent to Respondent, directed her to appear before the Department of Insurance, Securities and Banking, Suite 701, 810 First Street, NE in Washington, D.C., on September 17, 2008 at 1:00 p.m.
7. On September 2, 2008, the Respondent sent DISB a letter asking that her presence be excused from the hearing; disagreeing with the charge against her; indicating that she no longer was selling insurance, that her license had expired and had no intention of ever reinstating it.
8. Charlotte Parker, the attorney for the Government, spoke with Respondent on September 4, 2008. She told Respondent that she did not have to appear, but that the Government would request that a default be entered in her case and that her license be revoked. Respondent said o.k. to Ms. Parker.
9. After notice was duly given, a public hearing was held nunc pro tunc on April 21, 2009, for the purpose of determining whether the license of Respondent should be revoked.
10. The Respondent failed to appear at the scheduled Show Cause Hearing on September 17, 2008 or have a representative appear on her behalf.
11. The Government's (Petitioner's) counsel, Charlotte Parker introduced into the record the following exhibits:
 1. **Government's Exhibit 1**

Letter dated 9/4/08 from Respondent to DISB.
 2. **Government's Exhibit 2**

Handwritten note of Charlotte Parker, Petitioner's counsel dated 9/4/08 regarding the content of the telephone conversation with Respondent on the same day.
 3. **Government's Exhibit 3**

Envelope from Respondent's 9/4/09 letter sent to DISB with notation on back stating: "Correction: Expire 12/08. You may terminate now. 9/08. Thanks" and signed by Respondent.

FINAL CONCLUSION OF LAW

The evidence and testimony presented by Petitioner's counsel, Charlotte Parker reflected that due notice of the hearing and charges against Respondent was sent to her at her last address of record; that the Respondent in fact received notice because she responded to it in writing; that after receiving the letter Ms. Parker had a telephone conversation with Respondent regarding her attendance at the hearing and the action the Government intended to take should she not appear; and that Respondent failed to appear at her scheduled hearing. Furthermore, the record also reflected that Respondent used dishonest practices or demonstrated incompetence or untrustworthiness in the conduct of business in the District of Columbia for which the Commissioner may take disciplinary action against her insurance producer's license pursuant to D.C. Official Code § 31-1131.12 (a)(8) (2001).

FINAL ORDER

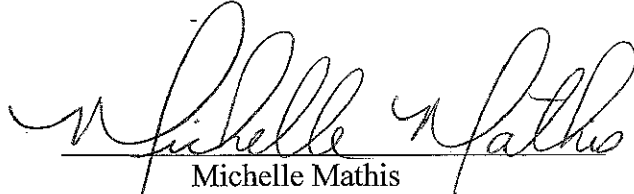
Based upon the record and the foregoing facts, **IT IS HEREBY ORDERED** that a **DEFAULT DECISION IS ENTERED** against the Respondent for failing to appear. **IT IS FURTHER ORDERED THAT** Respondent's license No. 2841807 is **REVOKED**.



Gennet Purcell
Acting Commissioner
Department of Insurance, Securities and Banking
Dated: This 21st day of October, 2009.

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Final Decision and Order was sent by Certified U.S. Mail, return receipt requested, to Rebecca Shields 511 70th Place, Capitol Heights, Maryland 20743 on this 21st day of October, 2009.


Michelle Mathis
Paralegal Specialist